



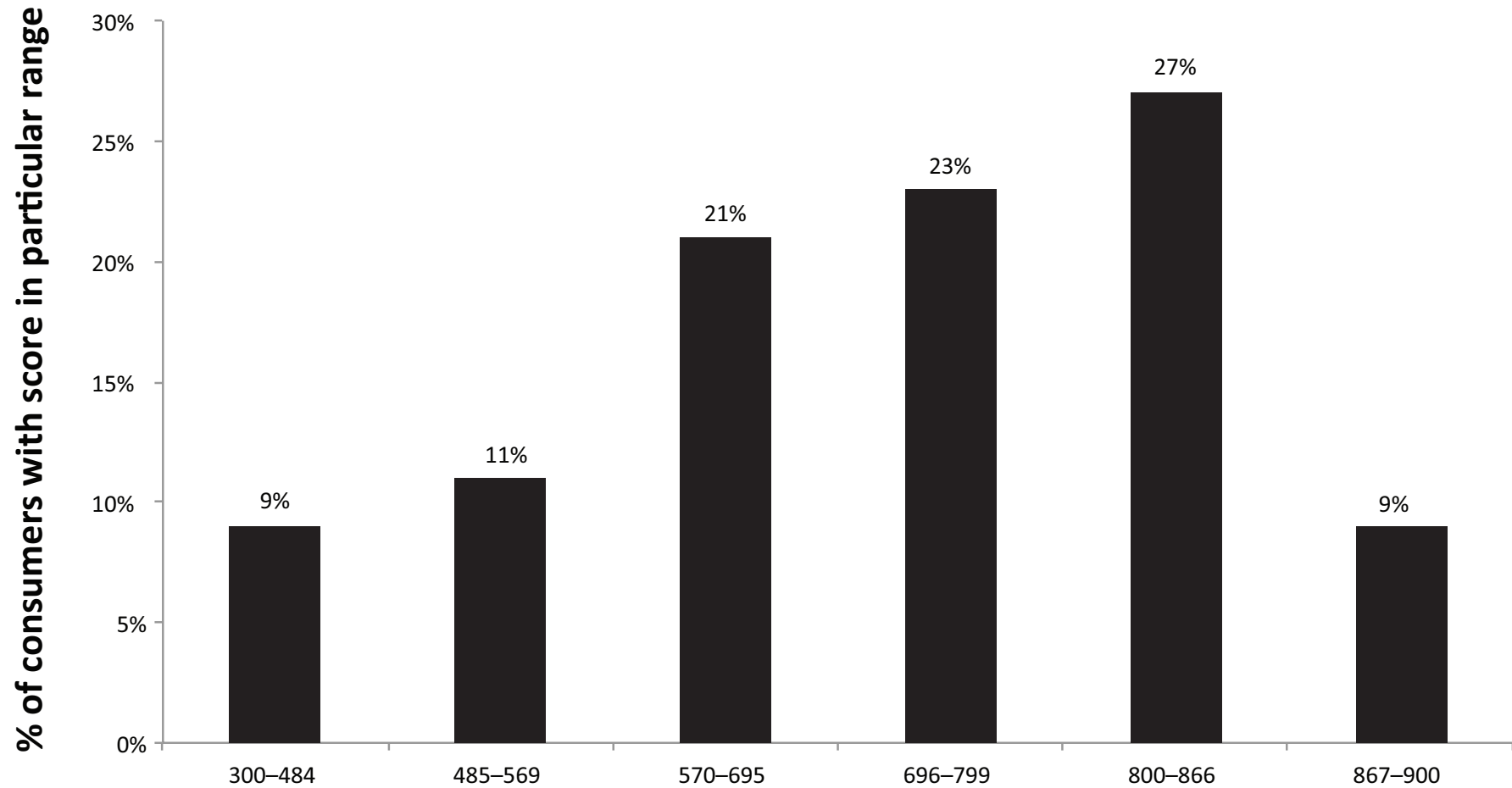
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## **Risk Based Pricing Rule — Scorex PLUS<sup>SM</sup>**

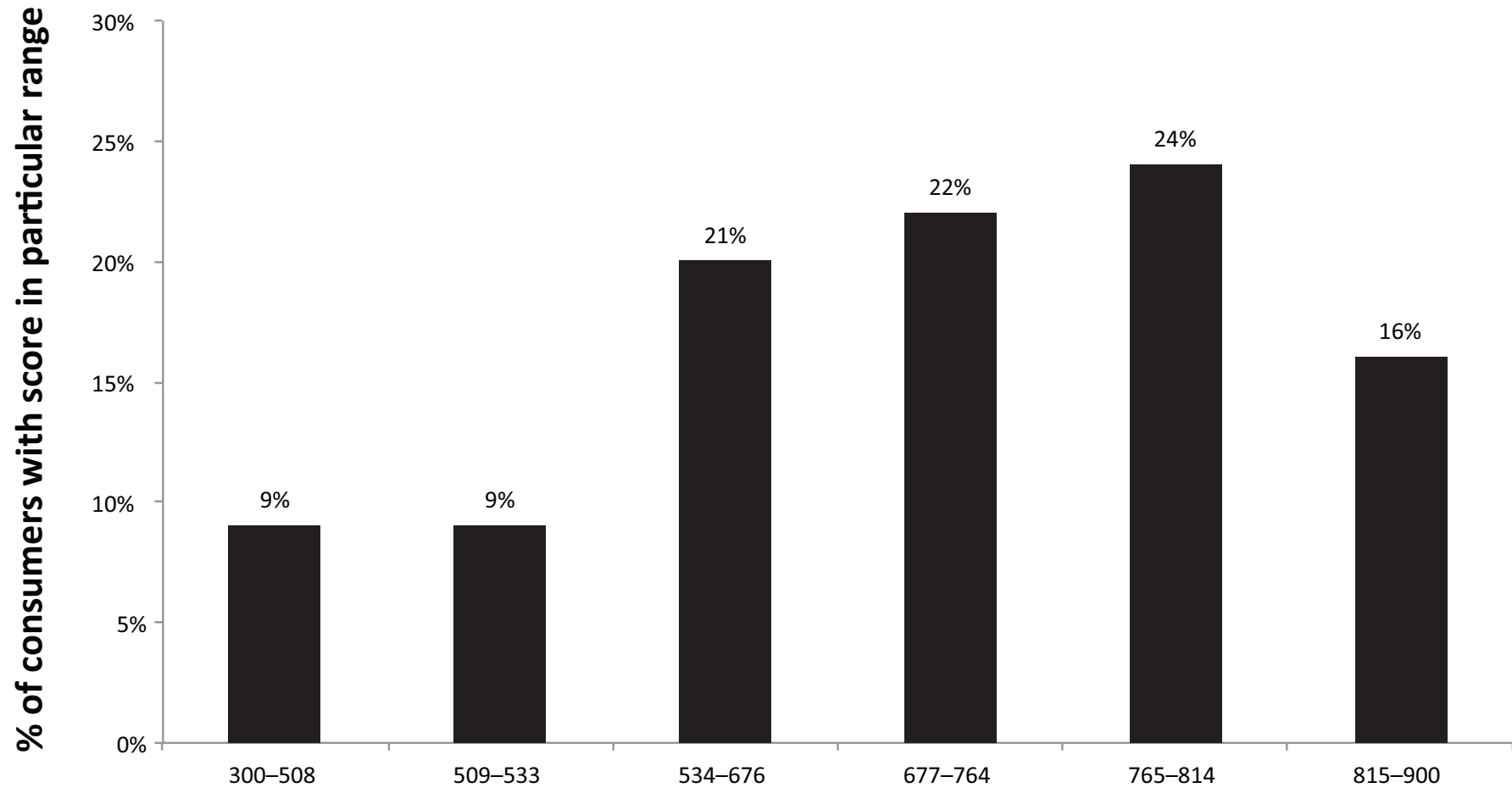
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- Scorex PLUS<sup>SM</sup> — Existing Accounts
- Scorex PLUS<sup>SM</sup> — New Accounts

## Scorex Plus<sup>SM</sup> — Existing Accounts



## Scorex PLUS<sup>SM</sup> — New Accounts





Scorex PLUS <sup>SM</sup> Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	414	1%	1%
415	430	1%	2%
431	441	1%	3%
442	450	1%	4%
451	457	1%	5%
458	465	1%	6%
466	473	1%	7%
474	479	1%	8%
480	486	1%	9%
487	493	1%	10%
494	501	1%	11%
502	508	1%	12%
509	516	1%	13%
517	524	1%	14%
525	531	1%	15%
532	539	1%	16%
540	547	1%	17%
548	555	1%	18%
556	563	1%	19%
564	570	1%	20%
571	577	1%	21%
578	584	1%	22%
585	590	1%	23%
591	597	1%	24%
598	603	1%	25%
604	609	1%	26%
610	615	1%	27%
616	621	1%	28%

Scorex PLUS <sup>SM</sup> Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
622	627	1%	29%
628	633	1%	30%
634	638	1%	31%
639	644	1%	32%
645	650	1%	33%
651	655	1%	34%
656	661	1%	35%
662	667	1%	36%
668	673	1%	37%
674	678	1%	38%
679	684	1%	39%
685	689	1%	40%
690	695	1%	41%
696	700	1%	42%
701	706	1%	43%
707	711	1%	44%
712	717	1%	45%
718	722	1%	46%
723	728	1%	47%
729	734	1%	48%
735	739	1%	49%
740	744	1%	50%
745	749	1%	51%
750	754	1%	52%
755	758	1%	53%
759	763	1%	54%
764	767	1%	55%
768	771	1%	56%



Scorex PLUS <sup>SM</sup> Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
772	775	1%	57%
776	779	1%	58%
780	782	1%	59%
783	786	1%	60%
787	789	1%	61%
790	792	1%	62%
793	795	1%	63%
796	798	1%	64%
799	801	1%	65%
802	804	1%	66%
805	807	1%	67%
808	810	1%	68%
811	812	1%	69%
813	815	1%	70%
816	817	1%	71%
818	820	1%	72%
821	822	1%	73%
823	825	1%	74%
826	827	1%	75%
828	829	1%	76%
830	832	1%	77%
833	834	1%	78%
835	836	1%	79%
837	839	1%	80%
840	841	1%	81%
842	843	1%	82%
844	846	1%	83%
847	848	1%	84%

Scorex PLUS <sup>SM</sup> Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
849	851	1%	85%
852	853	1%	86%
854	856	1%	87%
857	858	1%	88%
859	861	1%	89%
862	864	1%	90%
865	867	1%	91%
868	870	1%	92%
871	874	1%	93%
875	878	1%	94%
879	882	1%	95%
883	887	1%	96%
888	894	1%	97%
895	900	3%	99%

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Scorex PLUS<sup>SM</sup> — Existing Accounts  
 Scorex PLUS<sup>SM</sup> — Existing Accounts

300  
 900

Instruction: “Your credit score ranks higher than [X] percent of U.S. consumers” where [X] corresponds to the fourth column labeled “Ranks higher than X%”.

File date: April 2014



Scorex PLUS <sup>SM</sup> New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	470	1%	1%
471	480	1%	2%
481	487	1%	3%
488	492	1%	4%
493	496	1%	5%
497	499	1%	6%
500	502	1%	7%
503	505	1%	8%
506	508	1%	9%
509	510	1%	10%
511	512	1%	11%
513	515	1%	12%
516	518	1%	13%
519	520	1%	14%
521	523	1%	15%
524	526	1%	16%
527	529	1%	17%
530	533	1%	18%
534	538	1%	19%
539	542	1%	20%
543	548	1%	21%
549	555	1%	22%
556	565	1%	23%
566	578	1%	24%
579	591	1%	25%
592	602	1%	26%
603	611	1%	27%
612	618	1%	28%

Scorex PLUS <sup>SM</sup> New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
619	625	1%	29%
626	631	1%	30%
632	636	1%	31%
637	642	1%	32%
643	648	1%	33%
649	653	1%	34%
654	658	1%	35%
659	664	1%	36%
665	669	1%	37%
670	675	1%	38%
676	680	1%	39%
681	685	1%	40%
686	690	1%	41%
691	695	1%	42%
696	699	1%	43%
700	704	1%	44%
705	708	1%	45%
709	712	1%	46%
713	715	1%	47%
716	720	1%	48%
721	724	1%	49%
725	728	1%	50%
729	732	1%	51%
733	736	1%	52%
737	740	1%	53%
741	744	1%	54%
745	748	1%	55%
749	751	1%	56%



Scorex PLUS <sup>SM</sup> New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
752	754	1%	57%
755	758	1%	58%
759	761	1%	59%
762	764	1%	60%
765	767	1%	61%
768	770	1%	62%
771	773	1%	63%
774	776	1%	64%
777	778	1%	65%
779	781	1%	66%
782	783	1%	67%
784	786	1%	68%
787	788	1%	69%
789	790	1%	70%
791	792	1%	71%
793	794	1%	72%
795	796	1%	73%
797	798	1%	74%
799	800	1%	75%
801	802	1%	76%
803	803	1%	77%
804	805	1%	78%
806	806	1%	79%
807	808	1%	80%
809	809	1%	81%
810	811	1%	82%
812	812	1%	83%
813	814	1%	84%

Scorex PLUS <sup>SM</sup> New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
815	816	1%	85%
817	817	1%	86%
818	819	1%	87%
820	822	1%	88%
823	824	1%	89%
825	826	1%	90%
827	829	1%	91%
830	832	1%	92%
833	834	1%	93%
835	838	1%	94%
839	841	1%	95%
842	846	1%	96%
847	852	1%	97%
853	859	1%	98%
860	900	2%	99%

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Scorex PLUS<sup>SM</sup> — New Accounts  
 Scorex PLUS<sup>SM</sup> — New Accounts

300  
900

Instruction: “Your credit score ranks higher than [X] percent of U.S. consumers” where [X] corresponds to the fourth column labeled “Ranks higher than X%.”

File date: April 2014